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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Occidental Life Insurance Company of North Carolina
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	Interest Rate Change on Universal Life Policies		
<b>Project Name/Number:</b>	/		

## Filing at a Glance

Company:	Occidental Life Insurance Company of North Carolina
Product Name:	Interest Rate Change on Universal Life Policies
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	01/07/2013
SERFF Tr Num:	AAMC-128837226
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Traci Baty
Reviewer(s):	Linda Bird (primary)
Disposition Date:	01/10/2013
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

**State:** Arkansas **Filing Company:** Occidental Life Insurance Company of North Carolina

**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other

**Product Name:** Interest Rate Change on Universal Life Policies

**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile: Not Filed

Project Number: Date Approved in Domicile:

Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 01/10/2013

State Status Changed: 01/10/2013

Deemer Date: Created By: Traci Baty

Submitted By: Traci Baty Corresponding Filing Tracking Number:

Filing Description:

Cover letter under Supporting Documentation.

## Company and Contact

### Filing Contact Information

Clara Keel, Product Filing Manager and Assistant Secretary ckeel@aatx.com

425 Austin Avenue 254-297-2794 [Phone]

Waco, TX 76701 254-297-2138 [FAX]

### Filing Company Information

Occidental Life Insurance CoCode: 67148 State of Domicile: Texas

Company of North Carolina Group Code: 315 Company Type: LAH

425 Austin Avenue Group Name: State ID Number:

Waco, TX 76701 FEIN Number: 56-0343440

(254) 297-2777 ext. [Phone]

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	AAMC-128837226	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Occidental Life Insurance Company of North Carolina
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/10/2013	01/10/2013

<b>SERFF Tracking #:</b>	AAMC-128837226	<b>State Tracking #:</b>	<b>Company Tracking #:</b>
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## Disposition

Disposition Date: 01/10/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:	Cover Letter attached.		
Attachment(s):			
Interest Rate Change - Occidental Life.pdf			



OCCIDENTAL LIFE INSURANCE  
COMPANY OF NORTH CAROLINA

P.O. Box 2595 • Waco, Texas 76702-2595 • 254-297-2775

January 7, 2013

Mr. Jay Bradford  
Insurance Commissioner  
Department of Insurance  
1200 W. Third Street  
Little Rock, Arkansas 72201-1904

Re: Occidental Life Insurance Company of North Carolina  
NAIC # 67148 Fein # 56-0343440  
Current Interest Rate Change

Dear Mr. Bradford:

As per Bulletin 11-83, Guidelines for Non-Guaranteed Costs on Participating and Non-Participating Life Insurance, please accept this letter as notification that the Company will be changing the current interest rates on the following flexible premium policies. The current interest rates credited on the policies are being reduced as indicated below:

<u>Form Number</u>	<u>Date Approved in State</u> <u>of Arkansas</u>	<u>Rate Decreased</u>	
		<u>From</u>	<u>To</u>
OL09-9817	02-12-09	3.20	3.00
OL10-9881	10-07-10	3.75	3.25
OL09-9842	06-23-09	3.20	3.00

All new and in-force business at all face amounts for the forms listed above will be credited with the revised interest rates.

If you should have any questions regarding this, you may contact me at 1-800-736-7311, extension 3216 or [ckeel@aatx.com](mailto:ckeel@aatx.com).

Sincerely,

Clara Keel, FLMI  
Product Filing Manager and Assistant Secretary